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United Ctates B	Danler untare	Carret	9			
United States E NORTHERN DIST EASTERN DIVIS	LINOIS	DIS V			untary Petition	
Name of Debtor (if individual, enter Last, First, Middle): <b>Elliott-Dunne, Catherine M</b>			Name of Joint Debt	tor (Spouse) (Last, Firs	st, Middle):	
All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names): aka Caherine M Elliot; aka Catherine M Dunne				ed by the Joint Debtor aiden, and trade names		
Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN)/Complethan one, state all): xxx-xx-0474	lete EIN (if more		Last four digits of S than one, state all):	oc. Sec. or Individual-T	axpayer I.D. (ITIN)	)/Complete EIN (if more
Street Address of Debtor (No. and Street, City, and State): 9520 S Mayfield Oak Lawn, IL			Street Address of J	oint Debtor (No. and St	treet, City, and Sta	ate):
	ZIP CODE 60453					ZIP CODE
County of Residence or of the Principal Place of Business:  Cook	,		County of Residence	ce or of the Principal Pla	ace of Business:	•
Mailing Address of Debtor (if different from street address): 9520 S Mayfield Oak Lawn, IL			Mailing Address of	Joint Debtor (if different	t from street addre	ess):
	ZIP CODE <b>60453</b>					ZIP CODE
Location of Principal Assets of Business Debtor (if different from stre	eet address abov	/e):				
						ZIP CODE
Type of Debtor	Nature o					Code Under Which
(Form of Organization) (Check one box.)	(Check	cone box e Busine:	'	the Po  ✓ Chapter 7	etition is Filed	(Check one box.)
✓ Individual (includes Joint Debtors)	Single Asse	et Real E	state as defined	Chapter 9		15 Petition for Recognition
See Exhibit D on page 2 of this form.  Corporation (includes LLC and LLP)	in 11 U.S.C	C. § 101(	51B)	Chapter 11	_	ign Main Proceeding
Partnership	Stockbroke	er		Chapter 12		15 Petition for Recognition ign Nonmain Proceeding
Other (If debtor is not one of the above entities, check	Commodity	y Broker		Chapter 13	orarole	igit Notimalit i Toceeding
this box and state type of entity below.)	Clearing Ba	ank		Nature of Debts (Check one box.)		
<b>_</b>			if applicable.) debts, defined in 11 U.S.C. business debts.			Debts are primarily
Each country in which a foreign proceeding by, regarding, or against debtor is pending:  Debtor is a tax-even under title 26 of to Code (the Internal Code)		26 of the	United States	§ 101(8) as "incu individual primari personal, family, hold purpose."	ly for a	
Filing Fee (Check one box.)			Check one box		11 Debtors	0.0.404/545)
Full Filing Fee attached.			<u> </u>	nall business debtor as a small business debto	•	- , ,
Filing Fee to be paid in installments (applicable to individuals only). Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form 3A.			insiders or affi	egate noncontigent liquilliates) are less than \$2, and every three years the	,490,925 (amount	
Filing Fee waiver requested (applicable to chapter 7 individuals attach signed application for the court's consideration. See Of			Check all appli			
				of the plan were solicited accordance with 11 U		one or more classes
Statistical/Administrative Information					• , ,	THIS SPACE IS FOR COURT USE ONLY
Debtor estimates that funds will be available for distribution to u  Debtor estimates that, after any exempt property is excluded an there will be no funds available for distribution to unsecured cre	nd administrative		es paid,			COOKT OSE ONET
Estimated Number of Creditors	_		_	_	_	
		10,001- 25,000	25,001- 50,000		Over 100,000	
		□ \$50,000, to \$100 r			More than \$1 billion	
		□ \$50,000, to \$100 r			More than \$1 billion	

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B1 (C	Official Form 1) (04/13) Document	Page 2 of 40	Page 2
Vo	luntary Petition	Name of Debtor(s): Catherine M Ell	liott-Dunne
	nis page must be completed and filed in every case.)		
•	All Prior Bankruptcy Cases Filed Within Last	8 Years (If more than two, attach add	litional sheet.)
Locat	tion Where Filed:	Case Number:	Date Filed:
Locat	tion Where Filed:	Case Number:	Date Filed:
	Pending Bankruptcy Case Filed by any Spouse, Partner or	Affiliate of this Debtor (If more t	han one, attach additional sheet.)
Name	e of Debtor:	Case Number:	Date Filed:
Distric	ct:	Relationship:	Judge:
10Q)	Exhibit A  per completed if debtor is required to file periodic reports (e.g., forms 10K and a) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) are Securities Exchange Act of 1934 and is requesting relief under chapter 11.)  Exhibit A is attached and made a part of this petition.	(To be completed if	proceed under chapter 7, 11, 12, or 13 proceed the relief available under each
		X /s/ Robert J. Adams & Associ	ates 5/22/2015
		Robert J. Adams & Associa	
	s the debtor own or have possession of any property that poses or is alleged to pose Yes, and Exhibit C is attached and made a part of this petition. No.  Ext be completed by every individual debtor. If a joint petition is filed, each	hibit D	
If th	Exhibit D, completed and signed by the debtor, is attached and n is is a joint petition:	nade a part of this petition.	
	Exhibit D, also completed and signed by the joint debtor, is attack	hed and made a part of this petition.	
		ing the Debtor - Venue	
	Debtor has been domiciled or has had a residence, principal place of preceding the date of this petition or for a longer part of such 180 days		strict for 180 days immediately
	There is a bankruptcy case concerning debtor's affiliate, general partr	ner, or partnership pending in this Distri	ct.
	Debtor is a debtor in a foreign proceeding and has its principal place of principal place of business or assets in the United States but is a defer or the interests of the parties will be served in regard to the relief sough	endant in an action or proceeding [in a f	
		les as a Tenant of Residential Prope	rty
	(Check all ap Landlord has a judgment against the debtor for possession of debtor's	oplicable boxes.) s residence. (If box checked, complete	the following.)
	$\overline{0}$	Name of landlord that obtained judgme	ent)
	<del>,</del>	Address (flexilles)	
	(. Debtor claims that under applicable nonbankruptcy law, there are circ	Address of landlord)	ald he permitted to cure the entire
Ц	monetary default that gave rise to the judgment for possession, after t		•
	Debtor has included with this petition the deposit with the court of any petition.	rent that would become due during the	: 30-day period after the filing of the
	Debtor certifies that he/she has served the Landlord with this certificat	tion (11 U.S.C. § 362(I))	

B1 (Official Form 1) (04/13)

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Page 3

Voluntary Petition	Name of Debtor(s): Catherine M Elliott-Dunne
(This page must be completed and filed in every case)	
Sign	atures
Signature(s) of Debtor(s) (Individual/Joint)  I declare under penalty of perjury that the information provided in this petition is true and correct.  [If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12 or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.  [If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. § 342(b).  I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.	Signature of a Foreign Representative  I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.  (Check only one box.)  I request relief in accordance with chapter 15 of title 11, United States Code. Certified copies of the documents required by 11 U.S.C. § 1515 are attached.  Pursuant to 11 U.S.C. § 1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.
X /s/ Catherine M Elliott-Dunne	
Catherine M Elliott-Dunne	X
X	(Signature of Foreign Representative)
Telephone Number (If not represented by attorney) 5/22/2015	(Printed Name of Foreign Representative)
Date	Date
Signature of Attorney*  X /s/ Robert J. Adams & Associates Robert J. Adams & Associates Bar No. 0013056  Robert J. Adams & Associates Bar No. 0013056  Robert J. Adams & Associates 901 W Jackson Blvd Suite 202 Chicago, IL 60607  Phone No.(312) 346-0100 Fax No.(312) 346-6228  5/22/2015	Signature of Non-Attorney Bankruptcy Petition Preparer  I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.
Date	
*In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.	Social-Security number (If the bankruptcy petition preparer is not an individual, state the Social-Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.)
Signature of Debtor (Corporation/Partnership) I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.	
The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.	Address X
X	Date Signature of bankruptcy petiton preparer or officer, principal, responsible person, or partner whose Social-Security number is provided above.
Printed Name of Authorized Individual	Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual.
Title of Authorized Individual	If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.
Date	A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156.

B 1D (Official Form 1, Exhibit D) (12/09)

# UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION (CHICAGO)

In re:	Catherine M Elliott-Dunne	Case No.	
			(if known)

Debtor(s)

# EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

1. Within the 180 days <b>before the filing of my bankruptcy case</b> , I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.
2. Within the 180 days <b>before the filing of my bankruptcy case</b> , I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit couseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 14 days after your bankruptcy case is filed.
3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during he seven days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Summarize exigent circumstances here.]

If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.

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UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION (CHICAGO)

In re: Catherine M Elliott-Dunne Case No. (if known)

Debtor(s)

EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT  Continuation Sheet No. 1
4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]
Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilites.);
Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);
Active military duty in a military combat zone.
5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.
I certify under penalty of perjury that the information provided above is true and correct.
Signature of Debtor: //s/ Catherine M Elliott-Dunne  Catherine M Elliott-Dunne
Date: 5/22/2015

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B6A (Official Form 6A) (12/07)

In re Catherine M Elliott-Dunne

Case No.	
	(if known)

# **SCHEDULE A - REAL PROPERTY**

Description and Location of Property	Nature of Debtor's Interest in Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, Without Deducting Any Secured Claim or Exemption	Amount Of Secured Claim
None				
	Tota	ıl:	\$0.00	

(Report also on Summary of Schedules)

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B6B (Official Form 6B) (12/07)

In re	Catherine	М	Elliott-Dunne	٠
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Case No.	
	(if known)

# **SCHEDULE B - PERSONAL PROPERTY**

Type of Property	None	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
1. Cash on hand.		Cash on hand	-	\$100.00
2. Checking, savings or other financial accounts, certificates of deposit or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		North Bank	-	\$100.00
3. Security deposits with public utilities, telephone companies, landlords, and others.	x			
4. Household goods and furnishings, including audio, video and computer equipment.		Spouse owns the house and the furniture therein. Used computer, etc.	-	\$100.00
5. Books; pictures and other art objects; antiques; stamp, coin, record, tape, compact disc, and other collections or collectibles.	x			
6. Wearing apparel.		Clothes	-	\$500.00
7. Furs and jewelry.	x			
8. Firearms and sports, photographic, and other hobby equipment.	х			
9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	х			
10. Annuities. Itemize and name each issuer.	X			

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B6B (Official Form 6B) (12/07) -- Cont.

In re	Catherine	М	Elliott-Dunne	٠
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Case No.	
	(if known)

# **SCHEDULE B - PERSONAL PROPERTY**

Continuation Sheet No. 1

Type of Property	None	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
11. Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	x			
12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.	x			
13. Stock and interests in incorporated and unincorporated businesses. Itemize.	x			
14. Interests in partnerships or joint ventures. Itemize.	x			
15. Government and corporate bonds and other negotiable and nonnegotiable instruments.	x			
16. Accounts receivable.	x			
17. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	x			
18. Other liquidated debts owed to debtor including tax refunds. Give particulars.	x			

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B6B (Official Form 6B) (12/07) -- Cont.

In re	Catherine	M	<b>Elliott-Dunne</b>
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Case No.	
	(if known)

# **SCHEDULE B - PERSONAL PROPERTY**

Continuation Sheet No. 2

Type of Property	None	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
19. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	х			
20. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	x			
21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	х			
22. Patents, copyrights, and other intellectual property. Give particulars.	х			
23. Licenses, franchises, and other general intangibles. Give particulars.	х			
24. Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	x			
25. Automobiles, trucks, trailers, and other vehicles and accessories.		2006 Nissan Frontier; currently in shop requiring over \$2,000 of work including transmission and brakes; recently vandalized; \$9,000 less \$2,000	-	\$7,000.00

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B6B (Official Form 6B) (12/07) -- Cont.

In re Catherine M Elli	iott-Dunne
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Case No.	
	(if known)

# **SCHEDULE B - PERSONAL PROPERTY**

Continuation Sheet No. 3

Type of Property	None	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
26. Boats, motors, and accessories.	x			
27. Aircraft and accessories.	x			
28. Office equipment, furnishings, and supplies.	x			
29. Machinery, fixtures, equipment, and supplies used in business.		Dell home computer, monitor, printer, electric typewriters	-	\$250.00
30. Inventory.	X			
31. Animals.	X			
32. Crops - growing or harvested. Give particulars.	x			
33. Farming equipment and implements.	x			
34. Farm supplies, chemicals, and feed.	x			
35. Other personal property of any kind not already listed. Itemize.	x			
(Include amounts from any control	inuat	continuation sheets attached ton sheets attached. Report total also on Summary of Schedules.)	l >	\$8,050.00

(Include amounts from any continuation sheets attached. Report total also on Summary of Schedules.)

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B6C (Official Form 6C) (4/13)

In re Catherine M Elliott-Dunne

Case No.	
	(If known)

# **SCHEDULE C - PROPERTY CLAIMED AS EXEMPT**

Debtor claims the exemptions to which debtor is entitled under: (Check one box)	Check if debtor claims a homestead exemption that exceeds \$155,675.*
☐ 11 U.S.C. § 522(b)(2) ☐ 11 U.S.C. § 522(b)(3)	

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
Cash on hand	735 ILCS 5/12-1001(b)	\$100.00	\$100.00
North Bank	735 ILCS 5/12-1001(b)	\$100.00	\$100.00
Spouse owns the house and the furniture therein. Used computer, etc.	735 ILCS 5/12-1001(b)	\$0.00	\$100.00
Clothes	735 ILCS 5/12-1001(a), (e)	\$500.00	\$500.00
2006 Nissan Frontier; currently in shop requiring over \$2,000 of work including	735 ILCS 5/12-1001(c)	\$2,400.00	\$7,000.00
transmission and brakes; recently vandalized; \$9,000 less \$2,000	735 ILCS 5/12-1001(b)	\$3,800.00	
Dell home computer, monitor, printer, electric typewriters	735 ILCS 5/12-1001(d)	\$250.00	\$250.00
* Amount subject to adjustment on 4/01/16 and every the commenced on or after the date of adjustment.	ree years thereafter with respect to cases	\$7,150.00	\$8,050.00

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B6D (Official Form 6D) (12/07)

In re Catherine M Elliott-Dunne

Case No.	
	(if known)

# SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

☐ Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

Subtotal (Total of this Page) > 70tal (Use only on last page) > 75,058.40	CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND AN ACCOUNT NUMBER (See Instructions Above.)  ACCT #:  IRS P.O Box 7346 Philadelphia, PA 19101-7346	CODEBTOR	OINT,	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN  DATE INCURRED: 2004,06,07,08,09,11,12 Taxes COLLATERAL: REMARKS:	CONTINGENT		AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL \$76,058.40	UNSECURED PORTION, IF ANY \$76,058.40
Subtotal (Total of this Page) > \$76,058.40 \$76,058.40 \$76,058.40 \$76,058.40 \$76,058.40 \$76,058.40				VALUE: <b>\$0.00</b>				
Total (Use only on last page) > \$76,058.40 \$76,058.40								
Total (Use only on last page) > \$76,058.40 \$76,058.40								
Total (Use only on last page) > \$76,058.40 \$76,058.40								
	No continuation sheets attached	-	1				· · · · · · · · · · · · · · · · · · ·	

Summary of

Schedules.)

report also on Statistical Summary of Certain Liabilities and Related Data.)

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B6E (Official Form 6E) (04/13)

In re Catherine M Elliott-Dunne

Case No.	
	(If Known)

	Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.
ΤY	PES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets.)
	Domestic Support Obligations  Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).
	Extensions of credit in an involuntary case Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).
	Wages, salaries, and commissions Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$12,475* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).
	Contributions to employee benefit plans  Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).
	Certain farmers and fishermen Claims of certain farmers and fishermen, up to \$6,150* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).
	Deposits by individuals  Claims of individuals up to \$2,775* for deposits for the purchase, lease or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).
V	Taxes and Certain Other Debts Owed to Governmental Units  Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).
	Commitments to Maintain the Capital of an Insured Depository Institution  Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governor of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507(a)(9).
	Claims for Death or Personal Injury While Debtor Was Intoxicated  Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).
	Administrative allowances under 11 U.S.C. Sec. 330 Claims based on services rendered by the trustee, examiner, professional person, or attorney and by any paraprofessional person employed by such person as approved by the court and/or in accordance with 11 U.S.C. §§ 326, 328, 329 and 330.
	mounts are subject to adjustment on 4/01/16, and every three years thereafter with respect to cases commenced on or after the date of ustment.
	continuation sheets attached

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B6E (Official Form 6E) (04/13) - Cont.

In re Catherine M Elliott-Dunne

Case No.	
	(If Known)

# SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

TYPE OF PRIORITY Taxes and Certain Other Debts Owed to Governmental Units

TYPE OF PRIORITY	Taxe	s an	d Certain Other Debts Owed to Go	ver	nm	ent	tal Units		
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HOSBAND, WIFE, JOINT, VIEW JOINT, OINT, OI		CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM	AMOUNT ENTITLED TO PRIORITY	AMOUNT NOT ENTITLED TO PRIORITY, IF ANY
ACCT #: IRS P.O Box 7346 Philadelphia, PA 19101-7346		-	DATE INCURRED: 2012 CONSIDERATION: Taxes REMARKS:				\$4,300.00	\$4,300.00	\$0.00
ACCT #: State of Illinois Department of Revenue P.O Box 19035 Springfield, IL 62794-9035		-	DATE INCURRED: 2004-2009 CONSIDERATION: Taxes REMARKS:				\$7,682.69	\$0.00	\$7,682.69
Sheet no of cor attached to Schedule of Creditors Holding			sheets Subtotals (Totals of this		-		\$11,982.69	\$4,300.00	\$7,682.69
(Us	e only	y on	last page of the completed Schedule n the Summary of Schedules.)		tal	>	\$11,982.69		
lf a <sub>l</sub>	plica	ıble,	last page of the completed Schedule report also on the Statistical Summa bilities and Related Data.)		als	>		\$4,300.00	\$7,682.69

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Case No.		
	(if known)	

# SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

☐ Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED		DISPUIED	AMOUNT OF CLAIM
ACCT #: Accord Creditor Services P.O.Box 10002 Newnan, GA 30271		-	DATE INCURRED: CONSIDERATION: Collecting for -AT&T REMARKS:					Notice Only
ACCT #: Advocate Christ Medical Center 4440 West 95th St. Oak Lawn, IL 60453		-	DATE INCURRED: CONSIDERATION: Medical REMARKS:					\$12,665.23
ACCT #: AlliedInterstate P.O. Box 361474 Columbus, OH 43236-1474		-	DATE INCURRED: CONSIDERATION: Collecting for - The Good Cook REMARKS:					\$54.24
ACCT #:  AMERICAN LAWYERS COMPANY 853 Westpoint Parkway, Suite 710 Cleveland, OH 44145-1532		-	DATE INCURRED: CONSIDERATION: Other REMARKS:					\$1,234.52
ACCT #: AT&T PO Box 8212 Aurora, IL 60572		-	DATE INCURRED: CONSIDERATION: Utility REMARKS:					\$1,050.23
ACCT #: Attorney Referral Network 5745 SW 75th Street #295 Gainesville , FL 32608		-	DATE INCURRED: CONSIDERATION: Other REMARKS:					\$100.00
Subtotal >  Total >  (Use only on last page of the completed Schedule F.)  4continuation sheets attached (Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)							\$15,104.22	

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B6F (Official Form 6F) (12/07) - Cont. In re Catherine M Elliott-Dunne

Case No.		
	(if known)	

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	COLUMNIC	AMOUNT OF CLAIM
ACCT #: CHQ Clearing House Quarterly P.O.Box 142828 Gainesville, FL 32614-2828		-	DATE INCURRED: CONSIDERATION: Other REMARKS:				\$235.00
ACCT #: Christ Hospital 4400 W. 95th Oak Lawn, IL 60453			DATE INCURRED: CONSIDERATION: medical REMARKS:				\$22,000.00
ACCT #: Cisco, INC 1702 Townhurst, TX 77043 Houston, TX 77043		-	DATE INCURRED: CONSIDERATION: Collecting for -AT&T REMARKS:				Notice Only
ACCT #: Citibank P.O.Box 6000 The Lakes, NV 89163		-	DATE INCURRED: CONSIDERATION: Credit Card REMARKS:				\$10,393.01
ACCT #:  G.I Associates 10500 S Cicero Oak Lawn, IL		-	DATE INCURRED: CONSIDERATION: Medical REMARKS:				\$750.00
ACCT #: ICS Collection Service P.O.Box 646 Oak Lawn, IL 60454-0646		-	DATE INCURRED: CONSIDERATION: Collecting for -Advocate Christ Medical REMARKS:				Notice Only
Sheet no. 1 of 4 continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims  Total >  (Use only on last page of the completed Schedule F.)  (Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)							

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B6F (Official Form 6F) (12/07) - Cont. In re Catherine M Elliott-Dunne

Case No.		
	(if known)	

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	NISPI ITEN	AMOUNT OF CLAIM
ACCT #: Kevron Printing and Mailing 9831 78th Ave Unite F Hickory Hills, IL 60457		-	DATE INCURRED: CONSIDERATION: Other REMARKS:				\$256.00
ACCT #:  LCL  Lenders Collection Lawyers  5745 SW 75th Street st295  Gainesville, FL 32608		-	DATE INCURRED: CONSIDERATION: Other REMARKS:				\$240.00
ACCT #:  Medical Recovery Speicialists, Inc 2250 E Devon Ave Ste 352 Des Plaines, IL 60018-4521		-	DATE INCURRED: CONSIDERATION: Medical REMARKS:				\$228.00
ACCT #: Midamerica Cardiovascular Consultants 5009 W. 95th St. Oak Lawn, IL 60453		-	DATE INCURRED: CONSIDERATION: medical REMARKS:				\$55.00
ACCT #: Midwest Diagnostic Pathology 75 Remittance Dr. Ste. 3070 Chicago, IL 60675-3070		-	DATE INCURRED: CONSIDERATION: medical REMARKS:				\$727.00
ACCT #: National List of Attorneys P.O.Box 2486 Bismarck, ND 58502-2486		-	DATE INCURRED: CONSIDERATION: Other REMARKS:				\$1,250.00
Sheet no2 of4 continuation sheets attached to Subtotal >  Schedule of Creditors Holding Unsecured Nonpriority Claims  Total >  (Use only on last page of the completed Schedule F.)  (Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)							

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Case No.		
	(if known)	

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPI ITED	AMOUNT OF CLAIM
ACCT #: North Shore Agency 751 Summa Avenue Westbury, NY 11590		-	DATE INCURRED: CONSIDERATION: Collecting for -Reiman Publications REMARKS:				\$23.98
ACCT #: Oaklawn Radiology Imaging Consultants 37241 Eagle Way Chicago, IL 60678-1372		-	DATE INCURRED: CONSIDERATION: Medical REMARKS:				\$478.00
ACCT #: Ross, Stuart & Dawson, Inc 691 N Squirrel Rd Ste 175 Auburn Hills, MI 48326-2865		-	DATE INCURRED: CONSIDERATION: Attorney for - The American Lawyers Company REMARKS:				Notice Only
ACCT #: Tax Relief Inc 1107 Mannheim Rd Suite 310 Westchester, IL 60154- 2560 Attn: Joseph W Shadle, E.A		-	DATE INCURRED: CONSIDERATION: Other REMARKS:				\$2,500.00
ACCT #: The General Bar, Inc		-	DATE INCURRED: CONSIDERATION: Other REMARKS:				\$4,725.00
ACCT #: xx-xx-x2041  THE LAW OFFICE OF M. Kris Kasalo, Ltd 20 North Clark Street, Suite 3100 Chicago, IL 60602		-	DATE INCURRED: CONSIDERATION: Attorney for -Michael Wood REMARKS:				\$1,000.00
Sheet no. 3 of 4 continuation sh Schedule of Creditors Holding Unsecured Nonpriority (		ns	hed to Su  (Use only on last page of the completed Scloort also on Summary of Schedules and, if applicabl Statistical Summary of Certain Liabilities and Rela	nedu e, o	ota ule l n th	l > F.) ne	

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Case No.		
	(if known)	

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCT #: Trustmark Recovery Services 541 Otis Bowen Dr. Munster, IN 46321		-	DATE INCURRED: CONSIDERATION: Collecting for -Oak Lawn Rdiology Consultants REMARKS:				Notice Only
ACCT #: US COLLECT.NET 5745 SW 75th Ste 295 Gainesville, FL 32608		-	DATE INCURRED: CONSIDERATION: Other REMARKS:				\$125.00
Sheet no <b>4</b> of <b>4</b> continuation sheet schedule of Creditors Holding Unsecured Nonpriority Cl	l > F.) ne a.)	\$125.00 \$60,090.21					

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B6G (Official Form 6G) (12/07)

In re Catherine M Elliott-Dunne

Case No.		
	(if known)	

#### SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases of contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

☑ Check this box if debtor has no executory contracts or unexpired leases.

NAME AND MAILING ADDRESS, INCLUDING ZIP CODE, OF OTHER PARTIES TO LEASE OR CONTRACT.	DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INTEREST. STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL PROPERTY. STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT.

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B6H (Official Form 6H) (12/07)

In re Catherine M Elliott-Dunne

Case No.	
	(if known)

#### **SCHEDULE H - CODEBTORS**

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by the debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eightyear period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

-1.46:- 6.

NAME AND ADDRESS OF CREDITOR

Page 22 of 40 Document Fill in this information to identify your case: Catherine **Elliott-Dunne** Debtor 1 Middle Name First Name Last Name Check if this is: Debtor 2 ☐ An amended filing First Name Middle Name (Spouse, if filing) Last Name A supplement showing post-petition NORTHERN DISTRICT OF ILLINOIS United States Bankruptcy Court for the: chapter 13 income as of the following date: Case number (if known) MM / DD / YYYY Official Form B 6I Schedule I: Your Income 12/13 Be as complete and accurate as possible. If two married people are filing together (Debtor 1 and Debtor 2), both are equally responsible for supplying correct information. If you are married and not filing jointly, and your spouse is living with you, include information about your spouse. If you are separated and your spouse is not filing with you, do not include information about your spouse. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question. Part 1: **Describe Employment** Fill in your employment information. Debtor 2 or non-filing spouse Debtor 1 If you have more than one **Employment status**  $\square$ Employed Employed job, attach a separate page with information about ■ Not employed Not employed additional employers. Occupation self employed lawyer Include part-time, seasonal, or self-employed work. **Employer's name** Occupation may include **Employer's address** student or homemaker, if it Number Street Number Street applies. City City State Zip Code State Zip Code How long employed there? Part 2: **Give Details About Monthly Income** Estimate monthly income as of the date you file this form. If you have nothing to report for any line, write \$0 in the space. Include your non-filing spouse unless you are separated. If you or your non-filing spouse have more than one employer, combine the information for all employers for that person on the lines below. If you need more space, attach a separate sheet to this form.

			For Debtor 1	For Debtor 2 or non-filing spouse
2.	List monthly gross wages, salary, and commissions (before all payroll deductions). If not paid monthly, calculate what the monthly wage would be.	2.	\$0.00	\$0.00
3.	Estimate and list monthly overtime pay.	3	+ \$0.00	\$0.00
4.	Calculate gross income. Add line 2 + line 3.	4.	\$0.00	\$0.00

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Debtor 1 Catherine

First Name Middle Name

M

				For Debtor 1		or Debto on-filing		<u>:</u>	
	Сор	by line 4 here	4.	\$0.00		\$	0.00		
5.	List	all payroll deductions:							
	5a.	Tax, Medicare, and Social Security deductions	5a.	\$0.00			0.00		
	5b.	Mandatory contributions for retirement plans	5b.	\$0.00			00.00		
	5c.	Voluntary contributions for retirement plans	5c.	\$0.00			0.00		
	5d.	Required repayments of retirement fund loans	5d.	\$0.00			00.00		
	5e.	Insurance	5e.	\$0.00			00.00		
	5f.	Domestic support obligations	5f.	\$0.00			00.00		
	5g.	Union dues	5g.	\$0.00			00.00		
	5h.	Other deductions. Specify:	5h.	+ \$0.00			0.00		
6.	<b>Add</b> 5g +	the payroll deductions. Add lines 5a + 5b + 5c + 5d + 5e + 5f + 5h.	6.	\$0.00			00.00		
7.	Cald	culate total monthly take-home pay. Subtract line 6 from line 4.	7.	\$0.00			00.00		
8.	List	all other income regularly received:							
	8a.	Net income from rental property and from operating a business, profession, or farm	8a.	\$0.00			00.00		
		Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total monthly net income.							
	8b.	Interest and dividends	8b.	\$0.00		9	0.00		
	8c.	Family support payments that you, a non-filing spouse, or a dependent regularly receive	8c.	\$0.00			0.00		
		Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement.							
	8d.	Unemployment compensation	8d.	\$0.00		9	00.00		
	8e.		8e.	\$0.00			00.00		
	8f.	Other government assistance that you regularly receive				<del></del>			
		Include cash assistance and the value (if known) or any non- cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies.							
		Specify:	8f.	\$0.00			0.00		
	8g.	Pension or retirement income	8g.	\$0.00		\$98	32.00		
	8h.	Other monthly income.							
		Specify:	8h.	+\$700.00			0.00		
9.	Add	l all other income. Add lines 8a + 8b + 8c + 8d + 8e + 8f + 8g + 8h.	9.	\$700.00		\$2,38	32.00		
10.		culate monthly income. Add line 7 + line 9. the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.	10.	\$700.00	+	\$2,38	32.00	=[	\$3,082.00
11.	Inclu	te all other regular contributions to the expenses that you list in Soude contributions from an unmarried partner, members of your households or relatives.			ır ro	ommates	, and ot	her	
	Do r	not include any amounts already included in lines 2-10 or amounts tha	t are r	not available to pay	expe	enses liste	ed in Sc	hed	
	Spe	cify:					11.	+	\$0.00
12.	inco	the amount in the last column of line 10 to the amount in line 11.  me. Write that amount on the Summary of Schedules and Statistical					12.		\$3,082.00 Combined
13		ated Data, if it applies.  you expect an increase or decrease within the year after you file t	his fo	ırm?					nonthly income
	₩ ₩	No. None.							
		Yes. Explain:							

F	ill in this inform	nation to ide	ntify yo	ur case:			Cho	ck if this	o io:	
	Debtor 1	Catherine	N	1	Elliott	-Dunne			ended filing	
	Dalitario	First Name	M	liddle Name	Last Na	me	🛭	A supp	plement showing or 13 expenses as	
	Debtor 2 (Spouse, if filing)	First Name	M	liddle Name	Last Na	me			ng date:	
	United States Bankr	uptcy Court for	the: NC	RTHERN DI	STRICT OF	ILLINOIS		N/N/ / F	DD / YYYY	<u> </u>
	Case number (if known)							A sepa	arate filing for De	btor 2 because
	,						J	20010.		
<u>Of</u>	ficial Form B	<u>6J</u>								
Sc	hedule J: Yo	ur Expen	ses							12/13
cor nar	rect information. If ne and case number	more space is	needed,	attach anoth	er sheet to t	ing together, both a his form. On the to	-	-		
Р	art 1: Descri	be Your Hou	usehold							
1.	Is this a joint case	e?								
	_ No	e 2.  ebtor 2 live in  s. Debtor 2 mus	-							
2.	Do you have depe	endents?	<b>√</b> No							
	Do not list Debtor Debtor 2.	1 and		Fill out this in ach dependen		Dependent's relate Debtor 1 or Debto		p to	Dependent's age	Does dependent live with you?
	Do not state the dependents' name	s.								Yes No Yes
										□ No
									-	Yes
										□ No - □ Yes
										□ res
						-			-	Yes
3.	Do your expenses expenses of peop yourself and your	ole other than		No Yes						
Р	art 2: Estima	ate Your On	going N	lonthly Exp	enses					
to r		of a date after	the bank		-	re using this form a supplemental Sche			-	
Inc	lude expenses paic th assistance and h	I for with non-c	cash gove		-				Your expens	ses
4.	The rental or hom Include first mortga	-	-	-					4.	
	If not included in	•	•	-						
	4a. Real estate ta	axes							4a	\$110.00
		neowner's, or re	nter's ins	urance					4b.	\$85.00
	4c. Home mainte	nance, repair, a	and upkee	p expenses					4c.	
	4d. Homeowner's	association or	condomir	nium dues					4d	\$314.00

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Debtor 1 Catherine First Name

Middle Name

Your expenses Additional mortgage payments for your residence, such as home equity loans 5. **Utilities:** 6a. Electricity, heat, natural gas 6a. \$100.00 6b. Water, sewer, garbage collection 6b 6c. Telephone, cell phone, Internet, satellite, and 6c. \$200.00 cable services 6d. 6d. Other. Specify: Food and housekeeping supplies 7. \$600.00 Childcare and children's education costs 8. 9. Clothing, laundry, and dry cleaning 9. \$120.00 10. Personal care products and services 10. \$80.00 11. Medical and dental expenses 11. \$1,300.00 12. Transportation. Include gas, maintenance, bus or train 12. \$200.00 fare. Do not include car payments. 13. Entertainment, clubs, recreation, newspapers, 13. magazines, and books 14. Charitable contributions and religious donations 14. 15. Insurance. Do not include insurance deducted from your pay or included in lines 4 or 20. 15a. Life insurance 15a. 15b. Health insurance 15b. Vehicle insurance \$90.00 15c. 15d. Other insurance. Specify: 15d. **16. Taxes.** Do not include taxes deducted from your pay or included in lines 4 or 20. Specify: 16. 17. Installment or lease payments: 17a. Car payments for Vehicle 1 17a. 17b. Car payments for Vehicle 2 17b. Other. Specify: 17c. 17d. Other. Specify: 17d. 18. Your payments of alimony, maintenance, and support that you did not report as 18. deducted from your pay on line 5, Schedule I, Your Income (Official Form B 6I). Other payments you make to support others who do not live with you. 19. Specify: Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income. 20a. Mortgages on other property 20a. 20b. Real estate taxes 20h. 20c. Property, homeowner's, or renter's insurance 20c. 20d. Maintenance, repair, and upkeep expenses 20d. 20e. Homeowner's association or condominium dues 20e

Deb	tor 1	Case 15	5-18159	Doc 1	Filed 05/22/15 Document Elliott-Dunn		05/22/15 15: of 40 <sub>Case number</sub>			
		First Name		Middle Name	Last Name		<del></del>		,	
21.	Othe	er. Specify:						_ 21	+	
22.		r <b>monthly ex</b> result is your		dd lines 4 thro enses.	ough 21.			22.	\$3,199.00	
23.	Calc	ulate your m	onthly net i	ncome.				•		
	23a.	Copy line 1	2 (your comb	bined monthly	income) from Schedule I			23a.	\$3,082.00	
	23b. Copy your monthly expenses from line 22 above.							23b.	\$3,199.00	
	23c.			expenses from only net income	n your monthly income. e.			23c.	(\$117.00)	
24.	Do y	ou expect a	n increase o	r decrease in	n your expenses within t	he year after	you file this form?			
	For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage payment to increase or decrease because of a modification to the terms of your mortgage?									
	$\overline{\mathbf{Q}}$	No								
		Yes. Explain								

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B 6 Summary (Official Form 6 - Summary) (12/14)

# UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION (CHICAGO)

In re Catherine M Elliott-Dunne

Case No.

Chapter 7

### **SUMMARY OF SCHEDULES**

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors also must complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	\$0.00		
B - Personal Property	Yes	4	\$8,050.00		
C - Property Claimed as Exempt	Yes	1		'	
D - Creditors Holding Secured Claims	Yes	1		\$76,058.40	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	2		\$11,982.69	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	5		\$60,090.21	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	2			\$3,082.00
J - Current Expenditures of Individual Debtor(s)	Yes	3			\$3,199.00
	TOTAL	21	\$8,050.00	\$148,131.30	

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B 6 Summary (Official Form 6 - Summary) (12/14)

## UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION (CHICAGO)

In re Catherine M Elliott-Dunne

Case No.

Chapter 7

### STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. § 101(8)), filing a case under chapter 7, 11, or 13, you must report all information requested below.

Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	\$0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	\$11,982.69
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	\$0.00
Student Loan Obligations (from Schedule F)	\$0.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	\$0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	\$0.00
TOTAL	\$11,982.69

#### State the following:

Average Income (from Schedule I, Line 12)	\$3,082.00
Average Expenses (from Schedule J, Line 22)	\$3,199.00
Current Monthly Income (from Form 22A-1 Line 11; OR, Form 22B Line 14; OR, Form 22C-1 Line 14)	\$3,382.00

#### State the following:

Total from Schedule D, "UNSECURED PORTION, IF ANY" column		\$76,058.40
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column.	\$4,300.00	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		\$7,682.69
4. Total from Schedule F		\$60,090.21
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		\$143,831.30

Case 15-18159 Doc 1 Filed 05/22/15 Entered 05/22/15 15:34:55 Desc Main B6 Declaration (Official Form 6 - Declaration) (12/07) Page 29 of 40

In re Catherine M Elliott-Dunne

Case No.	
	(if known)

# **DECLARATION CONCERNING DEBTOR'S SCHEDULES DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR**

I declare under penalty of perjury that I have read the fo sheets, and that they are true and correct to the best of my k		23
Date <u>5/22/2015</u>	Signature // Catherine M Elliott-Dunne Catherine M Elliott-Dunne	
Date	Signature	
	[If joint case, both spouses must sign.]	

B7 (Official Form 7) (04/13)

# Document Page 30 of 40 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION (CHICAGO)

n re:	Catherine M Elliott-Dunne	Case No.	
			(if known)

			(if known)
		STATEMENT OF FINANCIAL AFFAIRS	
	1. Income from empl	oyment or operation of business	
State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date to case was commenced. State also the gross amounts received during the TWO YEARS immediately preceding this calendar year. (A debtor maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors funder chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated at joint petition is not filed.)			
	AMOUNT	SOURCE	
	\$5,000 YTD \$8,000 in 2014 \$29,000 in 2013	self-employment	
	2. Income other than	from employment or operation of business	
None	TWO YEARS immediately separately. (Married debto	e received by the debtor other than from employment, trade, profession, or operation of preceding the commencement of this case. Give particulars. If a joint petition is filed, or filing under chapter 12 or chapter 13 must state income for each spouse whether or parated and a joint petition is not filed.)	state income for each spouse
	AMOUNT	SOURCE	

Spouse Social Security

\$6,000 YTD \$17,000 in 2014 \$17,000 in 2013

\$5,000 YTD Pension

\$12,000 in 2014 \$12,000 in 2013

#### 3. Payments to creditors

Complete a. or b., as appropriate, and c.

None

a. Individual or joint debtor(s) with primarily consumer debts: List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within 90 DAYS immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an asterisk (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

None

 $\sqrt{\phantom{a}}$ 

b. Debtor whose debts are not primarily consumer debts: List each payment or other transfer to any creditor made within 90 DAYS immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$6,225\*. If the debtor is an individual, indicate with an asterisk (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments and other transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

\* Amount subject to adjustment on 4/01/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

None



c. All debtors: List all payments made within ONE YEAR immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

B7 (Official Form 7) (04/13)

# Document Page 31 of 40 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION (CHICAGO)

n re:	Catherine M Elliott-Dunne	Case No.	
			(if known)

#### STATEMENT OF FINANCIAL AFFAIRS

Continuation Sheet No. 1

N	n	n	6

### 4. Suits and administrative proceedings, executions, garnishments and attachments

INOI

a. List all suits and administrative proceedings to which the debtor is or was a party within ONE YEAR immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

None

✓

b. Describe all property that has been attached, garnished or seized under any legal or equitable process within ONE YEAR immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

#### 5. Repossessions, foreclosures and returns

None

✓

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within ONE YEAR immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

#### 6. Assignments and receiverships

None

a. Describe any assignment of property for the benefit of creditors made within 120 DAYS immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

None

NOI

b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within ONE YEAR immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

#### 7. Gifts

None

✓

List all gifts or charitable contributions made within ONE YEAR immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

#### 8. Losses

None

✓

List all losses from fire, theft, other casualty or gambling within ONE YEAR immediately preceding the commencement of this case OR SINCE THE COMMENCEMENT OF THIS CASE. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

## 9. Payments related to debt counseling or bankruptcy

None

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within ONE YEAR immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE Robert J. Adams & Associates 901 W. Jackson, Suite 202 Chicago, IL 60607 DATE OF PAYMENT, NAME OF PAYER IF OTHER THAN DEBTOR 05/21/2015

AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY \$65.00

DebtorCC.org

\$9.95 for credit counseling

B7 (Official Form 7) (04/13)

# Document Page 32 of 40 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS **EASTERN DIVISION (CHICAGO)**

n re:	Catherine M Elliott-Dunne	Case No.	
			(if known)

# STATEMENT OF FINANCIAL AFFAIRS

Continuation Sheet No. 2

N	Λn	_

#### 10. Other transfers

a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within TWO YEARS immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

None  $\square$ 

b. List all property transferred by the debtor within TEN YEARS immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

#### 11. Closed financial accounts

None  $\square$ 

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within ONE YEAR immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

#### 12. Safe deposit boxes

None  $\square$ 

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within ONE YEAR immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

#### 13. Setoffs

None  $\overline{\mathbf{Q}}$ 

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 DAYS preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

#### 14. Property held for another person

None  $\square$ 

List all property owned by another person that the debtor holds or controls.

# 15. Prior address of debtor

None  $oldsymbol{
u}$ 

If the debtor has moved within THREE YEARS immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

#### 16. Spouses and Former Spouses

None

If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within EIGHT YEARS immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

B7 (Official Form 7) (04/13)

# Document Page 33 of 40 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION (CHICAGO)

n re:	Catherine M Elliott-Dunne	Case No.	
			(if known)

# STATEMENT OF FINANCIAL AFFAIRS

Continuation Sheet No. 3

17. Environmental Information	17	Fn	viron	menta	ıl Inf	form	ation
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For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law.

None a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

None b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material.

Indicate the governmental unit to which the notice was sent and the date of the notice.

None c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

#### 18. Nature, location and name of business

None

a. If the debtor is an individual, list the names, addresses, taxpayer-identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within SIX YEARS immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within SIX YEARS immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer-identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within SIX YEARS immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer-identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within SIX YEARS immediately preceding the commencement of this case.

None

b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

B7 (Official Form 7) (04/13)

# NORTHERN DISTRICT OF ILLINOIS **EASTERN DIVISION (CHICAGO)**

In re:	Catherine M Elliott-Dunne	Case No.	
			(if known)

### STATEMENT OF FINANCIAL AFFAIRS

Continuation Sheet No. 4

	The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has been, within SIX YEARS immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, or owner of more than 5 percent of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership, a sole proprietor, or self-employed in a trade, profession, or other activity, either full- or part-time.  (An individual or joint debtor should complete this portion of the statement ONLY if the debtor is or has been in business, as defined above, within
	six years immediately preceding the commencement of this case. A debtor who has not been in business within those six years should go directly to the signature page.)
	19. Books, records and financial statements
None  ✓	a. List all bookkeepers and accountants who within TWO YEARS immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.
None  M	b. List all firms or individuals who within TWO YEARS immediately preceding the filing of this bankruptcy case have audited the books of account and records, or prepared a financial statement of the debtor.
None  ✓	c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records of the debtor. If any of the books of account and records are not available, explain.
None  ✓	d. List all financial institutions, creditors and other parties, including mercantile and trade agencies, to whom a financial statement was issued by the debtor within TWO YEARS immediately preceding the commencement of this case.
	20. Inventories
None  V	a. List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory, and the dollar amount and basis of each inventory.
None	b. List the name and address of the person having possession of the records of each of the inventories reported in a., above.

#### 21. Current Partners, Officers, Directors and Shareholders

None  $\overline{\mathbf{Q}}$ 

a. If the debtor is a partnership, list the nature and percentage of partnership interest of each member of the partnership.

None  $\overline{\mathbf{V}}$ 

b. If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder who directly or indirectly owns, controls, or holds 5 percent or more of the voting or equity securities of the corporation.

#### 22. Former partners, officers, directors and shareholders

None  $\mathbf{V}$ 

a. If the debtor is a partnership, list each member who withdrew from the partnership within ONE YEAR immediately preceding the commencement of this case.

b. If the debtor is a corporation, list all officers or directors whose relationship with the corporation terminated within ONE YEAR immediately preceding the commencement of this case.

B7 (Official Form 7) (04/13)

# Document Page 35 of 40 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION (CHICAGO)

In re:	Catherine M Elliott-Dunne	Case No.	
			(if known)

	STATEMENT OF FINANCIAL AFFAIRS  Continuation Sheet No. 5					
	23. Withdrawals from a partnership or distri	ibutions by a co	prporation			
None  ✓		s credited or given to an insider, including compensation in any form, te during ONE YEAR immediately preceding the commencement of				
	24. Tax Consolidation Group					
None  ✓	If the debtor is a corporation, list the name and federal taxpaver-identification number of the parent corporation of any consolidated group for tax					
None	If the debtor is not an individual, list the name and federal taxpaver-identification number of any pension fund to which the debtor, as an employer.					
[If co	mpleted by an individual or individual and spouse]					
	are under penalty of perjury that I have read the ans nments thereto and that they are true and correct.	wers contained in	the foregoing statement of financial affairs and any			
Date	5/22/2015	Signature	/s/ Catherine M Elliott-Dunne			
		of Debtor	Catherine M Elliott-Dunne			
Date		Signature of Joint Debto (if any)	or			
	Ity for making a false statement: Fine of up to \$500, S.C. §§ 152 and 3571	000 or imprisonme	ent for up to 5 years, or both.			

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B 8 (Official Form 8) (12/08)

## UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION (CHICAGO)

IN RE: Catherine M Elliott-Dunne CASE NO

CHAPTER 7

# **CHAPTER 7 INDIVIDUAL DEBTOR'S STATEMENT OF INTENTION**

PART A -- Debts secured by property of the estate. (Part A must be fully completed for EACH debt which is secured by property of the estate. Attach additional pages if necessary.)

pages i necessary.				
Property No. 1				
Creditor's Name: None		Describe Property Securing	g Debt:	
Property will be (check one):  Surrendered Retained				
If retaining the property, I intend to (check at least one):  Redeem the property Reaffirm the debt Other. Explain (for example, avoid lien using 11 L	J.S.C. § 522(f)):			
Property is (check one):  Claimed as exempt Not claimed as exer	mpt			
PART B Personal property subject to unexpired leas Attach additional pages if necessary.)	ses. (All three colu	mns of Part B must be com	pleted for each u	unexpired lease.
Property No. 1				
Lessor's Name: None	Describe Leased	Property:	Lease will be A	Assumed pursuant to 65(p)(2):
			YES 🗖	NO 🗆
			ı	
I declare under penalty of perjury that the above in personal property subject to an unexpired lease.	dicates my intent	ion as to any property of	my estate secu	ring a debt and/or
Date <u>5/22/2015</u>	Signature .	/s/ Catherine M Elliott-Dunr Catherine M Elliott-Dunne	<u>1e</u>	
Date	Signature			

B 201B (Form 201B) (12/09)

# UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION (CHICAGO)

In re Catherine M Elliott-Dunne

Case No.	
Chapter	7

# CERTIFICATION OF NOTICE TO CONSUMER DEBTOR(S) UNDER § 342(b) OF THE BANKRUPTCY CODE

#### **Certification of the Debtor**

I (We), the debtor(s), affirm that I (we) have received and read the attached notice, as required by § 342(b) of the Bankruptcy Code

Catherine M Elliott-Dunne	X /s/ Catherine M Elliott-Dunne	5/22/2015
	Signature of Debtor	Date
Printed Name(s) of Debtor(s)	X	
Case No. (if known)	Signature of Joint Debtor (if any)	Date
Certificate of Compliance	ce with § 342(b) of the Bankruptcy Code	
I, Robert J. Adams & Associates , courequired by § 342(b) of the Bankruptcy Code.	insel for Debtor(s), hereby certify that I delivered to the	Debtor(s) the Notice
/s/ Robert J. Adams & Associates		
Robert J. Adams & Associates, Attorney for Debtor(s)		
Bar No.: 0013056		
Robert J. Adams & Associates		
901 W Jackson Blvd		
Suite 202		
Chicago, IL 60607		
Phone: (312) 346-0100		
Fax: (312) 346-6228		

Instructions: Attach a copy of Form B 201A, Notice to Consumer Debtor(s) Under § 342(b) of the Bankruptcy Code.

Use this form to certify that the debtor has received the notice required by 11 U.S.C. § 342(b) ONLY if the certification has NOT been made on the Voluntary Petition, Official Form B1. Exhibit B on page 2 of Form B1 contains a certification by the debtor's attorney that the attorney has given the notice to the debtor. The Declarations made by debtors and bankruptcy petition preparers on page 3 of Form B1 also include this certification.

#### UNITED STATES BANKRUPTCY COURT

# NOTICE TO CONSUMER DEBTOR(S) UNDER § 342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a JOINT CASE (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly-addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

#### 1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days BEFORE the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

#### 2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

Chapter 7: Liquidation (\$245 filing fee, \$75 administrative fee, \$15 trustee surcharge: Total fee \$335)

Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, the United States trustee (or bankruptcy administrator), the trustee, or creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.

Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.

The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

Case 15-18159

Page 2

# Chapter 13: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$75 administrative fee: Total fee \$310)

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

#### Chapter 11: Reorganization (\$1167 filing fee, \$550 administrative fee: Total fee \$1717)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

#### Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$75 administrative fee: Total fee \$275)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

#### 3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

**WARNING:** Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The documents and the deadlines for filing them are listed on Form B200, which is posted at http://www.uscourts.gov/bkforms/bankruptcy\_forms.html#procedure.

# UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION (CHICAGO)

IN RE: Catherine M Elliott-Dunne CASE NO

Catherine M Elliott-Dunne

CHAPTER 7

# DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR

1.	Pursuant to 11 U.S.C. § 329(a) and Fed. Bankr. P. 2016(b), I certify that I am the attorney for the above-named debtor(s) a that compensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services rendered or to be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy cas is as follows:					
	For legal services, I have agreed to accept:		\$1,500.00			
	Prior to the filing of this statement I have rece	eived:	\$65.00			
	Balance Due:		\$1,435.00			
2	The source of the compensation paid to me v	was.				
۷.		(specify)				
3	The source of compensation to be paid to me	a ig.				
Ο.		(specify)				
4. I have not agreed to share the above-disclosed compensation with any other person unless they are members and associates of my law firm.						
	☐ I have agreed to share the above-disclos associates of my law firm. A copy of the compensation, is attached.					
5.	In return for the above-disclosed fee, I have a a. Analysis of the debtor's financial situation, bankruptcy; b. Preparation and filing of any petition, sche c. Representation of the debtor at the meeting	and rendering advice to the debtor in edules, statements of affairs and plant	determining whether to file a petition in which may be required;			
6.	By agreement with the debtor(s), the above-o	disclosed fee does not include the follo	owing services:			
		CERTIFICATION				
	I certify that the foregoing is a complete starepresentation of the debtor(s) in this bankrup	ment for payment to me for				
	5/22/2015	/s/ Robert J. Adams & Associ	iates			
	Date	Robert J. Adams & Associates Robert J. Adams & Associates 901 W Jackson Blvd Suite 202 Chicago, IL 60607 Phone: (312) 346-0100 / Fax: (	Bar No. 0013056			
	/s/ Catherine M Elliott-Dunne					